

**National City Bank**  
P.O. Box 5570  
Brecksville, OH 44101-0570

**Keith J Stiles**  
136 Elmwood Rd  
South Salem, NY 10590-2202

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**Date:** October 24, 2009  
**Account Number:** 4[REDACTED]-4567 ("Account")

You are in default of the above referenced Account. Effective immediately, the Account is hereby accelerated and we hereby demand payment in full of the entire amount owing on the Account as described below.

As of the date of this letter your Account has an accelerated balance in full owing of \$347,561.96. This balance includes accrued interest and outstanding late charges as of the date of this letter. Further interest charges will continue to accrue until the Account is paid in full.

We will take the necessary action to protect our interests.

Since the balance of your Account is accelerated, nothing less than full payment of the entire indebtedness is now acceptable. If you should choose to continue making payments or submit a single payment in an amount less than the indicated full payoff of your Account, you authorize us to apply such payments to your Account without restriction and without limiting in any manner our ability to pursue the total balance owing on your Account. You agree that any language contained on a check or draft to the contrary shall be void. We expressly reserve our rights and remedies under your contract and at law.

If you have any further questions, please contact the undersigned.

Sincerely,

Lawrence Pumfrey  
Account Specialist  
1-800-544-3623 Ext. 55752

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Notice: See Reverse Side for Important Information

National City Bank, a subsidiary of The PNC Financial Services Group, Inc., services the following PNC Financial Services Group, Inc. subsidiaries:

National City Bank  
Access Financial Corp.  
Provident Auto Leasing Company (In Maryland, Pennsylvania and Virginia dba PARC Leasing Co.)

This is an attempt to collect a debt (claim) and any information obtained will be used for that purpose.

The following applies to any recipient of this letter who is entitled to the protections afforded by 11 U.S.C. 362 of the United States Bankruptcy Code:

NOTICE: THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY. THIS LETTER IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT, ASSESS OR RECOVER A CLAIM AGAINST YOU THAT AROSE BEFORE THE COMMENCEMENT OF YOUR CASE.

**PNC BANK**

PNC Bank  
P.O. Box 5570  
Brecksville, OH 44101-0570

Keith J Stiles  
136 Elmwood Rd  
South Salem, NY 10590-2202

Date: December 14, 2009  
Account Number: [REDACTED] 4567 ("Account")

You are in default of the above referenced Account. Effective immediately, the Account is hereby accelerated and we hereby demand payment in full of the entire amount owing on the Account as described below.

As of the date of this letter your Account has an accelerated balance in full owing of \$347,561.96. This balance includes accrued interest and outstanding late charges as of the date of this letter. Further interest charges will continue to accrue until the Account is paid in full.

We will take the necessary action to protect our interests.

Since the balance of your Account is accelerated, nothing less than full payment of the entire indebtedness is now acceptable. If you should choose to continue making payments or submit a single payment in an amount less than the indicated full payoff of your Account, you authorize us to apply such payments to your Account without restriction and without limiting in any manner our ability to pursue the total balance owing on your Account. You agree that any language contained on a check or draft to the contrary shall be void. We expressly reserve our rights and remedies under your contract and at law.

If you have any further questions, please contact the undersigned.

Sincerely,

Gary Kane  
Account Specialist  
1-800-544-3623 Ext. 55814

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Notice: See Reverse Side for Important Information

The separate laws of Connecticut, the District of Columbia, New York City, North Carolina and Vermont each require that their respective residents be furnished with this notice:

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This paragraph is a special notice to our customers who have filed a petition for protection under the United States Bankruptcy Code. Unless you have signed a reaffirmation agreement with PNC Bank, and that agreement has been filed with the bankruptcy court (and not subsequently rescinded or disallowed in accordance with the Bankruptcy Code), you should disregard all portions of this letter which state or suggest that you still have a personal liability to pay PNC Bank. You may wish to consult with an attorney regarding this letter, your bankruptcy and the ability of PNC Bank to enforce its lien on the collateral. If you have obtained a discharge under the Bankruptcy Code this letter is for informational purposes or to protect our interests in the collateral.